



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [SANDY SPRING BANCORP, INC.](#)

City/State [OLNEY, MD](#)

Bank Holding Company Information

Federal Reserve District: [5](#)

Consolidated Assets (\$000): [13,765,597](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[SANDY SPRING BANCORP, INC.](#)
[17801 GEORGIA AVENUE](#)
[OLNEY, MD 20832](#)

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Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	13,029,793			12,828,785			12,819,471			11,770,929			8,366,657		
Net income (\$000)	132,319			189,703			235,107			96,953			116,433		
Number of BHCs in peer group	132			132			130			128			146		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.28	2.79	85	3.32	2.65	88	3.31	2.60	91	3.09	2.77	71	3.17	3.21	39
+ Non-interest income	0.74	0.94	48	0.82	1.09	39	0.79	1.04	39	0.86	1.21	37	0.85	0.90	51
- Overhead expense	1.97	2.18	42	2.03	2.21	40	2.03	2.17	41	2.17	2.57	31	2.14	2.59	28
- Provision for credit losses	0.24	0.10	87	-0.50	-0.12	6	-0.37	-0.09	6	0.73	0.51	82	0.06	0.12	33
+ Securities gains (losses)	0	0	76	0	0.01	60	0	0.01	55	0	0.02	48	0	0.01	46
+ Other tax equivalent adjustments	0	0	48	0	0	88	0	0	46	0	0	9	0	0	46
= Pretax net operating income (tax equivalent)	1.81	1.46	82	2.61	1.76	90	2.43	1.66	92	1.06	1.04	48	1.83	1.53	75
Net operating income	1.35	1.10	80	1.97	1.34	90	1.83	1.26	90	0.82	0.81	45	1.39	1.19	70
Net income	1.35	1.10	80	1.97	1.34	90	1.83	1.26	91	0.82	0.82	44	1.39	1.19	70
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18				1.41
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.81	3.36	80	3.75	3.12	87	3.73	3.06	88	3.85	3.55	69	4.52	4.49	51
Interest expense	0.33	0.35	54	0.23	0.26	54	0.21	0.25	51	0.55	0.52	62	1.07	1.02	54
Net interest income (tax equivalent)	3.49	3.01	82	3.52	2.85	87	3.52	2.80	89	3.30	3.01	67	3.44	3.45	45
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.09	16	0.13	0.12	61	0.11	0.11	58	0.01	0.27	5	0.03	0.11	31
Earnings coverage of net loan and lease losses (X)	-556.60	36.38	3	19.83	26.30	56	24.94	39.72	58	260.02	22.91	95	77.38	22.46	82
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.14	1.17	51	1.11	1.32	33	1.10	1.23	39	1.59	1.58	58	0.84	0.94	37
Allowance for loan and lease losses / Total loans and leases	1.14	1.15	54	1.11	1.30	34	1.09	1.20	40	1.58	1.55	60	0.83	0.93	37
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.36	0.39	48	0.56	0.58	54	0.47	0.49	50	1.09	0.71	83	0.79	0.56	71
30-89 days past due loans and leases / Total loans and leases	0.45	0.33	74	0.51	0.29	81	0.17	0.32	35	0.56	0.39	76	0.41	0.31	68
Liquidity and Funding															
Net noncore funding dependence	15.66	5.89	83	0.68	-3.31	64	5.42	-2.33	77	14.84	3.20	82	14.21	10.70	63
Net short-term noncore funding dependence	13.77	0.87	88	-0.49	-9.17	74	4.38	-7.71	87	12.15	-4.76	89	7.28	5.88	54
Net loans and leases / Total assets	80.65	63.09	93	74.19	58.81	85	78.61	58.67	91	80.58	61.58	94	77.68	72.36	70
Capitalization															
Tier 1 leverage ratio	9.33	9.22	58	9.33	9.07	65	9.26	8.98	64	8.92	9.13	44	9.70	10.39	34
Holding company equity capital / Total assets	10.55	9.68	65	11.88	10.79	69	12.07	10.71	70	11.49	11.16	56	13.13	11.37	76
Total equity capital (including minority interest) / Total assets	10.55	9.81	63	11.88	10.91	66	12.07	10.82	67	11.49	11.29	55	13.13	11.43	76
Common equity tier 1 capital / Total risk-weighted assets	10.18	11.79	30	12.53	12.64	54	11.91	12.42	44	10.58	12.38	25	11.06	12.50	31
Net loans and leases / Equity capital (X)	7.65	6.64	69	6.25	5.47	68	6.51	5.53	70	7.02	5.58	78	5.92	6.55	35
Cash dividends / Net income	34.99	31.93	51	24.08	27.22	45	25.67	28.27	46	54.85	42.30	69	36.31	25.65	67
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			93.20	
Growth Rates															
Assets	5.75	6.04	60	2.68	9.51	18	-1.62	10.50	6	48.32	16.68	93	4.68	8.66	32
Equity capital	-6.09	-3.83	50	8.51	7.52	71	3.38	7.46	38	29.74	6.99	93	6.09	12.19	20
Net loans and leases	14.95	14.48	61	-5.80	-0.66	26	-4.03	3.36	25	53.87	9.07	96	2.47	8.63	24
Noncore funding	85.71	36.20	81	-39.78	-21.64	22	-51.40	-14.79	8	52.61	-12.18	96	-29.40	4.16	10
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	0.01	46
Long-term debt / Equity capital	25.49	11.91	83	11.17	10.65	63	11.37	10.95	64	13.36	13.56	65	17.57	3.86	93
Equity investment in subsidiaries / Equity capital	119.68	104.01	91	103.06	103.15	54	106.63	103.22	73	108.13	102.81	79	109.64	104.21	72
Cash from ops + noncash items + op expense / Op expense + dividends	-177.87	118.32	3	363.30	155.61	92	290.15	154.48	89	112.21	147.24	38	101.03	152.31	27

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	327,546	321,029	424,888	395,163	318,158	2.03	157.64
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	327,459	320,936	424,765	395,031	318,037	2.03	157.77
Tax-exempt income on loans and leases.....	87	93	123	132	121	-6.45	-12.12
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		-100.00
Income on loans and leases (tax equivalent).....	327,546	321,029	424,888	395,163	318,158	2.03	157.46
Investment interest income (tax equivalent).....	20,269	18,088	23,731	26,202	24,004	12.06	-1.49
Interest on balances due from depository institutions.....	1,245	395	725	446	2,116	215.19	330.80
Interest income on other earning assets.....	1,307	701	939	1,751	3,579	86.45	-19.37
Total interest income (tax equivalent).....	350,367	340,213	450,283	423,562	347,857	2.98	134.03
Interest on time deposits of \$250K or more	1,323	1,795	2,198	7,326	8,890	-26.30	-6.70
Interest on time deposits < \$250K.....	5,277	5,567	6,807	19,820	24,949	-5.21	34.45
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	8,978	4,839	6,017	14,506	27,831	85.53	132.05
Interest on other borrowings and trading liabilities.....	4,298	2,787	2,830	8,558	17,738	54.22	-55.39
Interest on subordinated debt and mandatory convertible securities	10,130	5,973	7,913	10,191	3,141	69.60	
Total interest expense.....	30,006	20,961	25,765	60,401	82,549	43.15	59.21
Net interest income (tax equivalent).....	320,361	319,252	424,518	363,161	265,308	0.35	144.81
Non-interest income.....	72,692	79,133	100,959	101,645	71,086	-8.14	92.39
Adjusted operating income (tax equivalent)	393,053	398,385	525,477	464,806	336,394	-1.34	133.07
Overhead expense.....	192,936	195,401	260,822	255,177	178,927	-1.26	104.93
Provision for credit losses.....	23,571	-48,418	-46,792	85,669	4,683		862.08
Securities gains (losses)	48	178	212	467	77	-73.03	-96.24
Other tax equivalent adjustments	0	3	0	-1	0	-100.00	
Pretax net operating income (tax equivalent).....	176,594	251,583	311,659	124,426	152,861	-29.81	140.85
Applicable income taxes	44,275	61,878	76,553	27,472	36,428	-28.45	94.25
Tax equivalent adjustments	0	2	-1	1	0	-100.00	-100.00
Applicable income taxes (tax equivalent).....	44,275	61,880	76,552	27,473	36,428	-28.45	56.02
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	132,319	189,703	235,107	96,953	116,433	-30.25	194.42
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	132,319	189,703	235,107	96,953	116,433	-30.25	194.42
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	132,319	189,703	235,107	96,953	116,433	-30.25	194.42
Investment securities income (tax equivalent).....	20,269	18,088	23,731	26,202	24,004	12.06	-1.49
US Treasury and agency securities (excluding mortgage-backed securities)	1,688	1,360	1,775	4,884	8,982	24.12	-16.72
Mortgage-backed securities	13,184	10,574	14,029	13,419	7,636	24.68	125.91
All other securities	5,397	6,154	7,927	7,899	7,386	-12.30	-57.54
Cash dividends declared.....	46,297	45,673	60,351	53,175	42,272	1.37	145.69
Common	46,297	45,673	60,351	53,175	42,272	1.37	145.69
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent).....	3.59	3.12	83	3.54	2.90	87	3.51	2.85	89	3.60	3.27	72	4.16	4.19	48
Less: Interest expense	0.31	0.33	56	0.22	0.24	54	0.20	0.23	53	0.51	0.48	64	0.99	0.95	57
Equals: Net interest income (tax equivalent)	3.28	2.79	85	3.32	2.65	88	3.31	2.60	91	3.09	2.77	71	3.17	3.21	39
Plus: Non-interest income	0.74	0.94	48	0.82	1.09	39	0.79	1.04	39	0.86	1.21	37	0.85	0.90	51
Equals: adjusted operating income (tax equivalent)	4.02	3.77	73	4.14	3.80	74	4.10	3.70	75	3.95	4.04	48	4.02	4.16	47
Less: Overhead expense.....	1.97	2.18	42	2.03	2.21	40	2.03	2.17	41	2.17	2.57	31	2.14	2.59	28
Less: Provision for credit losses.....	0.24	0.10	87	-0.50	-0.12	6	-0.37	-0.09	6	0.73	0.51	82	0.06	0.12	33
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	0	0	76	0	0.01	58	0	0.01	54	0	0.02	48	0	0.01	47
Plus: other tax equivalent adjustments	0	0	48	0	0	88	0	0	46	0	0	9	0	0	46
Equals: Pretax net operating income (tax equivalent)	1.81	1.46	82	2.61	1.76	90	2.43	1.66	92	1.06	1.04	48	1.83	1.53	75
Less: Applicable income taxes (tax equivalent).....	0.45	0.34	84	0.64	0.41	89	0.60	0.38	89	0.23	0.23	49	0.44	0.35	73
Less: Minority interest.....	0	0	43	0	0	41	0	0	40	0	0	42	0	0	45
Equals: Net operating income	1.35	1.10	80	1.97	1.34	90	1.83	1.26	90	0.82	0.81	45	1.39	1.19	70
Plus: Net extraordinary items.....	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.35	1.10	80	1.97	1.34	90	1.83	1.26	91	0.82	0.82	44	1.39	1.19	70
Memo: Net income (last four quarters)	1.37	1.10	80	1.93	1.30	90	1.83	1.26	91	0.82	0.82	44	1.39	1.19	69
Net income-BHC and noncontrolling (minority) interest	1.35	1.11	80	1.97	1.35	90	1.83	1.27	91	0.82	0.83	44	1.39	1.19	70
Margin Analysis															
Average earning assets / Average assets	94.05	92.93	64	94.22	93.09	63	94.16	93.08	64	93.46	92.32	67	92.05	93.22	36
Average interest-bearing funds / Average assets.....	57.97	60.58	45	58.14	61.98	35	57.71	61.99	33	59.52	64.06	30	63.07	70.66	22
Interest income (tax equivalent) / Average earning assets	3.81	3.36	80	3.75	3.12	87	3.73	3.06	88	3.85	3.55	69	4.52	4.49	51
Interest expense / Average earning assets	0.33	0.35	54	0.23	0.26	54	0.21	0.25	51	0.55	0.52	62	1.07	1.02	54
Net interest income (tax equivalent) / Average earning assets	3.49	3.01	82	3.52	2.85	87	3.52	2.80	89	3.30	3.01	67	3.44	3.45	45
Yield or Cost															
Total loans and leases (tax equivalent).....	4.18	4.24	52	4.18	4.07	62	4.21	4.01	65	4.22	4.27	49	4.81	4.98	41
Interest-bearing bank balances	0.59	0.79	25	0.11	0.13	21	0.16	0.14	80	0.17	0.27	20	2.41	2.26	70
Federal funds sold and reverse repos	0.92	1.05	49	0	0.25	21	0.18	0.25	55	0.25	0.68	29	1.75	2.02	30
Trading assets	0.57			0.45			0.45			0.60			0.49		
Total earning assets	3.81	3.33	81	3.75	3.09	87	3.73	3.04	89	3.85	3.51	71	4.52	4.47	54
Investment securities (tax equivalent)	1.73	1.96	30	1.72	1.77	49	1.66	1.77	44	1.98	2.25	28	2.60	2.74	36
US Treasury and agency securities (excluding mortgage-backed securities)	1.85	1.38	86	2.56	1.23	92	2.36	1.14	92	5.48	1.75	94	3.88	2.54	90
Mortgage-backed securities	1.51	1.87	15	1.42	1.55	37	1.39	1.57	34	1.76	2.05	22	2.07	2.54	5
All other securities	2	2.89	17	2.32	2.85	34	2.29	2.81	35	1.83	3.24	8	2.15	3.80	7
Interest-bearing deposits	0.31	0.35	50	0.23	0.22	59	0.22	0.21	59	0.74	0.53	75	1.39	1.13	75
Time deposits of \$250K or more	0.48	0.61	35	0.54	0.70	34	0.51	0.66	34	1.47	1.42	51	2.30	2.13	67
Time deposits < \$250K.....	0.64	0.58	63	0.63	0.67	50	0.60	0.62	53	1.55	1.36	63	2.11	1.91	66
Other domestic deposits	0.22	0.31	44	0.12	0.16	45	0.11	0.15	42	0.36	0.36	54	0.99	0.86	63
Foreign deposits	0.52			0.12			0.14			0.42			2.53		
Federal funds purchased and repos.....	0.80	0.88	56	0.11	0.18	53	0.11	0.17	55	0.44	0.62	47	0.76	1.23	40
Other borrowed funds and trading liabilities	2.37	1.55	84	2.35	1.29	85	2.35	1.27	86	1.12	1.50	33	2.56	1.03	86
All interest-bearing funds.....	0.53	0.54	59	0.37	0.38	59	0.35	0.37	54	0.86	0.74	68	1.56	1.34	68

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019							
Non-interest Income and Expenses															
Total non-interest income	72,692		79,133		100,959		101,645		71,086						
Fiduciary activities income	10,621		10,779		14,399		12,673		12,293						
Service charges on deposit accounts - domestic	7,777		6,333		8,763		7,609		10,074						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	16,681		16,464		22,443		17,896		10,376						
Insurance activities revenue.....	2,927		5,685		7,017		6,795		6,612						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	1		-64		42		-20		234						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	21,811		20,639		23,572		39,424		14,250						
Other non-interest income.....	12,874		19,297		24,723		17,268		17,247						
Total overhead expenses	192,936		195,401		260,822		255,177		178,927						
Personnel expense.....	119,049		114,295		155,830		134,470		103,950						
Net occupancy expense.....	24,897		25,554		34,545		32,264		28,915						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	4,406		4,991		6,600		6,221		1,947						
Other operating expenses.....	44,584		50,561		63,847		82,222		44,115						
Fee income on mutual funds and annuities.....	8		62		82		69		49						
Memoranda															
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0						
Number of equivalent employees	1,133		1,164		1,153		1,123		932						
Average personnel expense per employee.....	105.07		98.19		135.15		119.74		111.53						
Average assets per employee.....	11,500.26		11,021.29		11,118.36		10,481.68		8,977.10						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.01	2.43	23	0.08	2.14	24	0.08	2.17	26	0.07	2.02	23	0.07	0.66	71
Overhead expenses / Net Interest Income + non-interest income	49.09	58.02	16	49.05	58.85	15	49.64	59.28	16	54.90	62.28	24	53.19	61.79	12
Percent of Average Assets															
Total overhead expense	1.97	2.18	42	2.03	2.21	40	2.03	2.17	41	2.17	2.57	31	2.14	2.59	28
Personnel expense.....	1.22	1.20	56	1.19	1.23	44	1.22	1.21	52	1.14	1.30	34	1.24	1.50	27
Net occupancy expense.....	0.25	0.22	66	0.27	0.24	65	0.27	0.23	67	0.27	0.26	59	0.35	0.32	64
Other operating expenses.....	0.50	0.73	13	0.58	0.72	34	0.55	0.72	25	0.75	0.94	44	0.55	0.76	23
Overhead less non-interest income	1.23	1.22	48	1.21	1.08	54	1.25	1.10	59	1.30	1.25	51	1.29	1.65	19
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	49.09	57.55	16	49.05	58.34	16	49.64	58.83	17	54.90	61.82	25	53.19	59.91	19
Personnel expense.....	30.29	31.86	38	28.69	32.89	25	29.65	32.93	28	28.93	32.36	25	30.90	34.17	29
Net occupancy expense.....	6.33	5.98	55	6.41	6.26	50	6.57	6.23	56	6.94	6.58	57	8.60	7.50	69
Other operating expenses.....	12.46	19.14	6	13.94	18.68	12	13.41	19.18	10	19.03	22.28	42	13.69	17.93	16
Total non-interest income	18.49	24.10	40	19.86	28.20	33	19.21	27.67	33	21.87	28.83	38	21.13	19.83	54
Fiduciary activities income	2.70	2.13	66	2.71	2.27	63	2.74	2.20	64	2.73	2.09	66	3.65	1.61	82
Service charges on domestic deposit accounts	1.98	3.30	30	1.59	3.25	25	1.67	3.27	28	1.64	3.27	24	2.99	3.21	47
Trading revenue.....	0	0.57	34	0	0.68	25	0	0.62	27	0	1.28	25	0	0.07	41
Investment banking fees and commissions.....	4.24	2.15	81	4.13	2.46	79	4.27	2.58	79	3.85	2.46	79	3.08	0.91	88
Insurance activities revenue.....	0.74	0.36	79	1.43	0.38	84	1.34	0.36	83	1.46	0.41	82	1.97	0.37	86
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0	50
Net servicing fees	0	1.23	19	-0.02	0.56	6	0.01	0.60	25	0	0.01	34	0.07	0.22	42
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	5.55	1.19	95	5.18	3.64	75	4.49	3.30	72	8.48	3.92	83	4.24	2.27	83
Other non-interest income.....	3.28	8.80	15	4.84	9.39	21	4.70	9.27	20	3.72	9.65	13	5.13	7.41	26
Overhead less non-interest income	30.59	32.79	36	29.18	29.67	40	30.42	30.52	40	33.03	31.93	49	32.06	39.47	22
Applicable income taxes / Pretax net operating income (tax equivalent).....	25.07	21.50	84	24.60	21.49	82	24.56	21.18	82	22.08	18.63	71	23.83	21.51	70
Applicable income tax + TE / Pretax net operating income + TE	25.07	23.57	71	24.60	23.11	69	24.56	22.67	75	22.08	21.18	50	23.83	23.31	52

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	9,945,100	8,296,845	8,638,438	8,331,992	6,070,913	19.87	162.62	
Commercial and industrial loans	1,127,319	1,368,036	1,207,240	2,010,796	628,996	-17.60	191.88	
Loans to individuals	28,156	30,878	28,599	26,314	26,906	-8.82	25.56	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	0	0	0	0	0			
Other loans and leases.....	129,708	70,267	132,224	109,699	32,118	84.59	2163.66	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	11,230,283	9,766,026	10,006,501	10,478,801	6,758,933	14.99	167.31	
Less: Allowance for loan and lease losses	128,267	107,919	109,143	165,368	56,134	18.85	185.53	
Net loans and leases.....	11,102,016	9,658,107	9,897,358	10,313,433	6,702,799	14.95	167.11	
Debt securities that reprice or mature in over 1 year	1,479,282	1,344,772	1,413,607	1,153,779	832,057	10.00	99.81	
Mutual funds and equity securities	0	0	0	0	568		-100.00	
Subtotal	12,581,298	11,002,879	11,310,965	11,467,212	7,535,424	14.35	156.93	
Interest-bearing bank balances	169,815	1,008,344	354,078	203,061	63,426	-83.16	244.68	
Federal funds sold and reverse repos.....	213	352	312	291	208	-39.49	-92.49	
Debt securities that reprice or mature within 1 year	30,701	84,783	52,289	194,242	240,708	-63.79	98.02	
Trading assets	0	0	0	0	0			
Total earning assets.....	12,782,027	12,096,358	11,717,644	11,864,806	7,839,766	5.67	157.47	
Non-interest-bearing cash and due from depository institutions	88,780	105,937	65,630	93,651	82,469	-16.20	77.29	
Premises, fixed assets, and leases.....	113,882	116,891	116,608	121,372	126,434	-2.57	120.72	
Other real estate owned.....	739	1,105	1,034	1,455	1,482	-33.12	-48.96	
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	780,169	697,173	689,810	717,145	578,851	11.90	191.96	
Total assets	13,765,597	13,017,464	12,590,726	12,798,429	8,629,002	5.75	158.03	
Quarterly average assets	13,521,596	12,886,460	12,791,527	12,645,327	8,542,837	4.93	155.25	
Average loans and leases (YTD).....	10,442,663	10,248,032	10,095,750	9,364,979	6,610,735	1.90	157.32	
Memoranda								
Loans held-for-sale.....	11,469	44,678	39,409	78,294	53,701	-74.33	61.90	
Loans not held-for-sale.....	11,218,814	9,721,348	9,967,092	10,400,507	6,705,232	15.40	167.49	
Real estate loans secured by 1–4 family	2,160,847	1,898,318	1,876,536	2,198,256	1,916,062	13.83	54.99	
Commercial real estate loans	7,758,518	6,374,268	6,736,001	6,113,091	4,145,737	21.72	224.68	
Construction and land development.....	1,483,862	1,470,479	1,378,243	1,346,310	925,475	0.91	169.45	
Multifamily.....	751,134	482,842	573,702	371,739	257,401	55.57	561.44	
Nonfarm nonresidential	5,523,522	4,420,947	4,784,056	4,395,042	2,962,861	24.94	220.15	
Real estate loans secured by farmland.....	25,735	24,259	25,901	20,645	9,114	6.08	748.22	
Total investment securities	1,509,983	1,429,555	1,465,896	1,348,021	1,073,333	5.63	99.71	
U.S. Treasury securities.....	89,941	36,064	59,416	28,406	69,317	149.39		
US agency securities (excluding mortgage-backed securities)	17,240	33,552	29,548	41,889	127,322	-48.62	-84.01	
Municipal securities	276,940	327,791	326,401	390,366	233,649	-15.51	-13.76	
Mortgage-backed securities	1,086,651	1,024,739	1,050,531	777,751	540,628	6.04	243.44	
Asset-backed securities.....	39,211	0	0	99,684	91,987		3864.71	
Other debt securities	0	7,409	0	9,925	9,862	-100.00	-100.00	
Mutual funds and equity securities	0	0	0	0	568		-100.00	
Available-for-sale securities	1,244,335	1,429,555	1,465,896	1,348,021	1,073,333	-12.96	64.58	
U.S. Treasury securities.....	89,941	36,064	59,416	28,406	69,317	149.39		
US agency securities (excluding mortgage-backed securities)	17,240	33,552	29,548	41,889	127,322	-48.62	-84.01	
Municipal securities	276,940	327,791	326,401	390,366	233,649	-15.51	-13.76	
Mortgage-backed securities	821,003	1,024,739	1,050,531	777,751	540,628	-19.88	159.48	
Asset-backed securities.....	39,211	0	0	99,684	91,987		3864.71	
Other debt securities	0	7,409	0	9,925	9,862	-100.00	-100.00	
Mutual funds and equity securities	0	0	0	0	568		-100.00	
Held-to-maturity securities appreciation (depreciation)	-39,618							
Available-for-sale securities appreciation (depreciation)	-167,011	10,532	-456	37,860	5,379			
Structured notes, fair value.....	0	0	0	0	0			
Pledged securities	480,182	535,815	528,572	482,124	428,205	-10.38	6.29	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	3,993,488	3,987,424	3,779,643	3,325,560	1,892,063	0.15	204.21
NOW, ATS and transaction accounts	1,362,809	1,399,060	1,604,714	1,292,164	836,433	-2.59	123.95
Time deposits less brokered deposits < \$250K	558,513	487,535	411,798	480,722	894,154	14.56	8.37
MMDA and other savings accounts	3,710,407	4,092,075	3,949,525	3,757,697	2,169,513	-9.33	176.00
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	9,625,217	9,966,094	9,745,680	8,856,143	5,792,163	-3.42	154.57
Time deposits of \$250K or more	393,148	430,301	380,398	477,026	395,955	-8.63	124.86
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	206,287	147,503	141,086	543,158	213,605	39.85	40.74
Secured federal funds purchased	115,000	0	0	390,000	75,000		
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	840,000	0	0	230,076	134,167		163.87
Other borrowings w/remaining maturity over 1 year	0	0	0	148,999	379,610		-100.00
Brokered deposits < \$250K	731,129	591,018	498,666	699,914	252,213	23.71	
Noncore funding	2,170,564	1,168,822	1,020,150	2,099,173	1,375,550	85.71	127.44
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	370,056	172,639	172,712	227,089	209,406	114.35	
Other liabilities	147,898	163,849	132,505	146,069	118,909	-9.74	322.35
Total liabilities	12,313,735	11,471,404	11,071,047	11,328,474	7,496,028	7.34	158.13
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	44,644	46,119	45,119	47,057	34,970	-3.20	86.09
Common surplus	732,239	799,766	751,072	846,922	586,623	-8.44	337.28
Retained earnings	818,049	701,301	732,027	557,271	515,713	16.65	117.27
Accumulated other comprehensive income	-143,070	-1,126	-8,539	18,705	-4,332		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	1,451,862	1,546,060	1,519,679	1,469,955	1,132,974	-6.09	157.20
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	1,451,862	1,546,060	1,519,679	1,469,955	1,132,974	-6.09	157.20
Total liabilities and capital	13,765,597	13,017,464	12,590,726	12,798,429	8,629,002	5.75	158.03
Memoranda							
Non-interest-bearing deposits	3,993,488	3,987,424	3,779,643	3,325,560	1,892,063	0.15	204.21
Interest-bearing deposits	6,756,006	6,999,989	6,845,101	6,707,523	4,548,268	-3.49	155.61
Total deposits	10,749,494	10,987,413	10,624,744	10,033,083	6,440,331	-2.17	171.74
Long-term debt that reprices within 1 year	840,000	0	0	284,812	173,201		2091.32
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,519,679	1,469,955	1,469,955	1,132,974	1,067,903		
Accounting restatements	0	0	0	-2,221	0		
Net income	132,319	189,703	235,107	96,953	116,433		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-808	4	487	4,834	396		
Sale of treasury stock	276	2,583	3,694	316	334		
Less: Purchase of treasury stock	24,987	54,321	107,268	25,702	24,284		
Changes incident to business combinations	0	0	0	289,089	0		
Less: Dividends declared	46,297	45,673	60,351	53,175	42,272		
Change in other comprehensive income	-134,531	-19,831	-27,244	23,037	11,422		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	6,211	3,640	5,299	3,850	3,042		
Holding company equity capital, ending balance	1,451,862	1,546,060	1,519,679	1,469,955	1,132,974		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	72.25	39.88	97	63.74	36.06	91	68.61	36.25	94	65.10	36.22	93	70.35	52.67	89
Commercial and industrial loans	8.19	11.23	36	10.51	11.11	53	9.59	10.76	51	15.71	13.52	62	7.29	11.45	32
Loans to individuals	0.20	3.58	19	0.24	3.60	18	0.23	3.36	18	0.21	3.40	17	0.31	2.71	25
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0	44
Agricultural loans.....	0	0.19	12	0	0.21	11	0	0.18	12	0	0.19	11	0	0.53	17
Other loans and leases.....	0.94	4.52	18	0.54	4.26	13	1.05	4.47	20	0.86	4.63	15	0.37	1.08	53
Net loans and leases.....	80.65	63.09	93	74.19	58.81	85	78.61	58.67	91	80.58	61.58	94	77.68	72.36	70
Debt securities over 1 year.....	10.75	18.76	18	10.33	18.32	21	11.23	19.46	22	9.02	15.55	22	9.64	13.66	29
Mutual funds and equity securities	0	0.05	12	0	0.05	13	0	0.06	13	0	0.05	13	0.01	0.06	43
Subtotal	91.40	83.05	92	84.52	78.17	72	89.84	79.22	90	89.60	78.16	93	87.33	86.76	46
Interest-bearing bank balances	1.23	3.61	28	7.75	9.37	41	2.81	8.50	19	1.59	7.51	11	0.74	2.97	23
Federal funds sold and reverse repos.....	0	0.52	60	0	0.53	62	0	0.54	61	0	0.82	59	0	0.03	75
Debt securities 1 year or less	0.22	1.71	15	0.65	1.51	37	0.42	1.56	25	1.52	1.68	58	2.79	2.10	72
Trading assets	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	0.03	38
Total earning assets.....	92.85	90.76	72	92.92	91.57	64	93.07	91.77	65	92.71	91.05	68	90.85	92.39	29
Non-interest cash and due from depository institutions.....	0.64	0.98	21	0.81	0.99	35	0.52	0.82	22	0.73	1.07	26	0.96	1.14	38
Other real estate owned.....	0.01	0.01	54	0.01	0.01	54	0.01	0.01	59	0.01	0.02	51	0.02	0.04	48
All other assets.....	6.50	8.19	27	6.26	7.39	36	6.41	7.35	38	6.56	7.82	36	8.19	6.41	76
Memoranda															
Short-term investments	1.46	6.75	13	8.40	12.31	36	3.23	11.47	14	3.11	11.17	13	3.53	5.36	42
U.S. Treasury securities.....	0.65	1.98	42	0.28	1.18	48	0.47	1.47	49	0.22	0.84	58	0.80	0.29	84
US agency securities (excluding mortgage-backed securities)	0.13	0.81	39	0.26	0.75	47	0.23	0.82	42	0.33	0.63	51	1.48	1.25	61
Municipal securities	2.01	1.69	63	2.52	1.70	69	2.59	1.73	70	3.05	1.69	75	2.71	2.58	61
Mortgage-backed securities	7.89	12.93	27	7.87	13.46	24	8.34	14.14	23	6.08	11.75	20	6.27	9.38	31
Asset-backed securities	0.28	0.85	51	0	0.47	25	0	0.50	24	0.78	0.32	79	1.07	0.30	87
Other debt securities	0	0.51	8	0.06	0.51	40	0	0.53	8	0.08	0.42	45	0.11	0.53	45
Loans held-for-sale.....	0.08	0.30	52	0.34	0.50	60	0.31	0.55	61	0.61	0.52	65	0.62	0.39	80
Loans held for investment	81.50	63.03	92	74.68	58.34	87	79.16	58.06	93	81.26	61.72	94	77.71	72.01	71
Real estate loans secured by 1–4 family	15.70	12.79	66	14.58	11.57	65	14.90	11.46	69	17.18	11.91	68	22.20	16.02	76
Revolving	2.67	1.52	76	3.06	1.44	83	3	1.42	83	3.62	1.66	85	4.74	2.24	85
Closed-end, secured by first liens	12.39	10.86	63	10.82	9.73	63	11.19	9.67	65	12.95	9.81	66	16.66	13.07	71
Closed-end, secured by junior liens	0.64	0.19	89	0.71	0.19	90	0.71	0.17	91	0.60	0.22	89	0.80	0.37	88
Commercial real estate loans	56.36	24.89	97	48.97	22.35	94	53.50	22.69	96	47.76	22.22	94	48.04	33.26	87
Construction and land development	10.78	3.92	93	11.30	3.40	96	10.95	3.34	96	10.52	3.40	95	10.73	5	91
Multifamily.....	5.46	3.87	74	3.71	3.32	65	4.56	3.57	74	2.90	3.12	56	2.98	4.76	46
Nonfarm nonresidential	40.13	15.73	98	33.96	14.65	97	38	14.57	98	34.34	14.72	97	34.34	21.85	91
Real estate loans secured by farmland.....	0.19	0.34	63	0.19	0.35	62	0.21	0.30	63	0.16	0.33	62	0.11	0.95	41

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	88.56	62.29	90	84.96	60.51	90	86.33	61.05	90	79.51	57.15	89	89.82	72.74	86
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	19.24	20.65	42	19.44	20	48	18.75	19.86	47	20.98	19.43	53	28.35	22.29	69
Real estate loans secured by 1–4 family.....	3.27	2.39	65	4.08	2.47	75	3.78	2.43	70	4.42	2.64	76	6.05	3.13	80
Revolving	15.97	18.01	41	15.36	17.35	42	14.97	17.24	40	16.56	16.59	48	22.29	18.71	66
Closed-end.....	69.09	38.12	93	65.27	37.13	93	67.32	37.86	93	58.34	34.63	93	61.34	46.16	83
Construction and land development.....	13.21	6.10	86	15.06	5.69	95	13.77	5.65	91	12.85	5.26	92	13.69	6.97	89
1–4 family.....	6.52	1.40	96	7.04	1.19	98	6.85	1.18	98	5.95	0.93	97	7.06	1.47	97
Other	6.70	4.62	69	8.02	4.46	83	6.93	4.40	74	6.90	4.19	79	6.63	5.34	65
Multifamily.....	6.69	5.86	66	4.94	5.41	57	5.73	5.78	61	3.55	4.96	42	3.81	6.42	41
Nonfarm nonresidential	49.18	24.30	95	45.27	24.45	94	47.81	24.56	95	41.94	22.93	93	43.84	30.59	87
Owner-occupied.....	15.12	8.11	85	16.81	8.31	90	16.59	8.29	87	15.45	7.68	89	19.27	10.68	90
Other.....	34.06	15.95	94	28.46	15.83	91	31.22	15.94	93	26.49	14.95	91	24.56	19.36	75
Real estate loans secured by farmland.....	0.23	0.55	60	0.25	0.61	60	0.26	0.54	61	0.20	0.54	58	0.13	1.38	40
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0	44
Commercial and industrial loans	10.04	18.37	21	14.01	19.45	31	12.06	18.86	27	19.19	22.17	41	9.31	16.16	25
Loans to individuals	0.25	6.24	15	0.32	6.58	16	0.29	6.24	16	0.25	6.13	12	0.40	4	25
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.04	32
Agricultural loans.....	0	0.31	12	0	0.38	11	0	0.34	12	0	0.32	11	0	0.78	17
Other loans and leases.....	1.15	8.16	15	0.72	8.42	12	1.32	8.75	16	1.05	9.09	13	0.48	1.48	53
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	740.77	411.16	93	656.58	383.43	93	692.58	391.81	94	682.33	381.27	94	713.86	493.53	89
Real estate loans secured by 1–4 family.....	160.95	133.66	68	150.23	124.74	66	150.45	126.06	67	180.02	125.03	72	225.30	151.03	78
Revolving	27.34	15.46	78	31.50	15.53	81	30.33	15.44	79	37.95	17.42	87	48.11	21.25	87
Closed-end.....	133.61	116.59	65	118.73	107.54	59	120.12	108.85	61	142.07	106.14	67	177.19	127.10	77
Commercial real estate loans	577.90	254.65	96	504.43	238.58	95	540.05	245.88	96	500.62	234.65	96	487.48	311.74	90
Construction and land development.....	110.53	39.81	95	116.37	36.07	96	110.50	35.95	96	110.25	35.62	96	108.82	46.63	93
1–4 family.....	54.50	9.02	97	54.38	7.44	98	54.93	7.42	98	51.07	6.34	98	56.11	9.52	97
Other	56.03	30.27	84	61.99	28.34	90	55.57	28.11	86	59.19	28.16	89	52.71	35.90	72
Multifamily.....	55.95	40.47	78	38.21	35.29	66	46	38.66	72	30.44	32.74	57	30.27	44.76	47
Nonfarm nonresidential	411.42	161.09	99	349.86	156.30	97	383.56	158.05	98	359.92	155.06	96	348.39	206.64	93
Owner-occupied.....	126.50	53.43	95	129.91	52.63	94	133.09	52.99	95	132.60	52.37	94	153.17	71.54	95
Other	284.92	105.96	96	219.94	100.99	94	250.46	102.54	95	227.32	100.54	96	195.23	130.65	82
Real estate loans secured by farmland.....	1.92	3.36	62	1.92	3.67	61	2.08	3.22	63	1.69	3.44	60	1.07	8.66	44
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.01	44
Commercial and industrial loans	83.97	115.08	40	108.26	116.17	53	96.79	114.45	46	164.67	139.91	62	73.96	106.70	37
Loans to individuals	2.10	35.47	18	2.44	36.56	17	2.29	34.55	16	2.15	37.47	16	3.16	24.83	25
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	0.24	32
Agricultural loans.....	0	1.73	12	0	2.03	11	0	1.86	12	0	1.88	11	0	4.86	17
Other loans and leases.....	9.66	50.11	18	5.56	47.63	13	10.60	51.06	20	8.98	49.54	14	3.78	10.25	56
Supplemental															
Non-owner occupied CRE loans / Gross loans	53.96	30.74	91	48.46	29.25	89	50.73	30.07	90	42.89	27.32	86	42.07	35.38	72
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	451.41	205.31	93	374.53	187.63	92	406.97	195.33	92	368.03	183.76	91	334.33	239.13	82
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	577.91	262.15	96	504.44	244.92	95	540.06	252.85	96	500.63	240.85	96	487.50	315.15	89

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	1.46	6.75	13	8.40	12.31	36	3.23	11.47	14	3.11	11.17	13	3.53	5.36	42
Liquid assets	10.55	23.63	12	16.97	29.12	20	12.39	29.03	12	8.95	26.22	3	10.24	16.28	20
Investment securities	10.97	20.98	14	10.98	20.37	18	11.64	21.63	17	10.53	17.85	21	12.44	16.41	32
Net loans and leases	80.65	63.09	93	74.19	58.81	85	78.61	58.67	91	80.58	61.58	94	77.68	72.36	70
Net loans, leases and standby letters of credit	81.20	63.92	92	74.73	59.61	85	79.17	59.49	92	81.14	62.48	94	78.40	72.78	73
Core deposits	69.92	74.28	27	76.56	75.52	37	77.40	75.71	41	69.20	70.67	33	67.12	71.61	27
Noncore funding	15.77	12.30	70	8.98	10.15	54	8.10	10.30	52	16.40	14.13	68	15.94	14.61	55
Time deposits of \$250K or more	2.86	1.67	81	3.31	1.67	85	3.02	1.58	84	3.73	2.11	81	4.59	4.33	60
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0	48
Federal funds purchased and repos	1.50	1.24	72	1.13	1.19	62	1.12	1.23	64	4.24	1.47	83	2.48	0.77	87
Secured federal funds purchased	0.84	0	99	0	0	49	0	0	49	3.05	0	99	0.87	0	97
Net federal funds purchased (sold)	1.50	0.58	79	1.13	0.54	72	1.12	0.54	74	4.24	0.54	93	2.47	0.75	87
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less	6.10	2.18	87	0	0.88	12	0	1	11	1.80	1.24	69	1.55	2.75	46
Earning assets that reprice within 1 year	30.08	35.71	36	29.60	38.80	24	28.46	37.37	27	36.94	39.38	43	30.04	33.16	44
Interest-bearing liabilities that reprice within 1 year	24.09	6.79	93	17.32	6.64	88	16.20	6.39	88	18.23	8.20	87	17.62	18.54	62
Long-term debt that reprices within 1 year	6.10	0.38	98	0	0.27	31	0	0.26	30	2.23	0.47	87	2.01	0.15	93
Net assets that reprice within 1 year	-0.11	27.35	4	12.28	30.83	15	12.26	29.65	12	16.48	29.11	23	10.41	13.71	36
Other Liquidity and Funding Ratios															
Net noncore funding dependence	15.66	5.89	83	0.68	-3.31	64	5.42	-2.33	77	14.84	3.20	82	14.21	10.70	63
Net short-term noncore funding dependence	13.77	0.87	88	-0.49	-9.17	74	4.38	-7.71	87	12.15	-4.76	89	7.28	5.88	54
Short-term investment / Short-term noncore funding	10.38	112.63	6	105.16	304.29	23	45.10	273.46	9	22.20	184.19	8	35.67	78.10	46
Liquid assets - short-term noncore funding / Nonliquid assets	-3.90	24.05	12	10.82	36.72	18	5.96	36.68	14	-5.54	28.18	7	0.39	6.90	34
Net loans and leases / Total deposits	103.28	79.04	91	87.90	73.05	84	93.15	72.79	87	102.79	79.43	90	104.08	90.96	84
Net loans and leases / Core deposits	115.34	86.19	88	96.91	78.83	83	101.56	78.25	86	116.46	88.34	85	115.72	102.55	76
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.23	-10.05	70		0.50			0.12			1.57			0.36	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-13.61	-19.27	64	0.90	1.06	55	-0.04	-0.25	57	3.51	4.31	48	0.68	1.28	36
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	17.59	26.09	37	0	13.65	14	0	14.28	13	0	11.38	15	0	7.25	23
Available-for-sale securities	82.41	71.92	63	100	84.59	95	100	83.77	95	100	87.23	96	100	91.33	88
U.S. Treasury securities	5.96	9.62	54	2.52	6.01	57	4.05	6.70	59	2.11	4.72	64	6.46	2.07	84
US agency securities (excluding mortgage-backed securities)	1.14	4.10	44	2.35	4.24	57	2.02	4.12	54	3.11	4.01	63	11.86	8.16	69
Municipal securities	18.34	8.02	81	22.93	8.38	84	22.27	8.22	83	28.96	9.83	84	21.77	15.40	67
Mortgage-backed securities	71.96	62.34	61	71.68	66.09	55	71.66	66.54	55	57.70	66.64	38	50.37	57.07	32
Asset-backed securities	2.60	4.33	57	0	2.45	25	0	2.50	24	7.39	1.91	87	8.57	1.70	87
Other debt securities	0	3.02	8	0.52	3.01	40	0	3.08	8	0.74	3.01	44	0.92	3.73	47
Mutual funds and equity securities	0	0.27	12	0	0.29	13	0	0.29	13	0	0.35	13	0.05	0.49	44
Debt securities 1 year or less	2.03	9.28	21	5.93	8.18	48	3.57	7.78	36	14.41	10.55	73	22.43	13.55	76
Debt securities 1 to 5 years	41.89	20.14	87	24.38	17.39	69	30.84	18.25	77	27.54	17.03	74	30.79	23.43	69
Debt securities over 5 years	56.08	68.28	27	69.69	72.07	37	65.59	71.11	31	58.05	69.86	25	46.73	58.63	31
Pledged securities	31.80	31.26	55	37.48	33.37	56	36.06	32.26	56	35.77	35.67	48	39.89	43.76	47
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.09	39
Percent Change from Prior Like Quarter															
Short-term investments	-81.64	-40.81	9	255.60	64.27	91	2.28	27.98	37	30.64	183.32	26	35.30	32.84	63
Investment securities	5.63	11.76	48	5.33	32.48	20	8.74	31.36	24	25.59	23.62	64	14.51	4.80	76
Core deposits	-3.42	4.57	20	11.59	16.96	29	10.04	16.94	29	52.90	26.88	91	12.63	9.96	67
Noncore funding	85.71	36.20	81	-39.78	-21.64	22	-51.40	-14.79	8	52.61	-12.18	96	-29.40	4.16	10

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			3,604,406	2,913,094	2,060,631
Commit: Secured commercial real estate loans	1,610,896	1,346,400	1,507,531	965,386	660,592
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting			0	0	0
Standby letters of credit	75,391	69,521	70,642	71,777	62,065
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	10,145	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	10,145	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	40,505	101,793	70,092	410,766	126,838
Written options contracts (interest rate)	0	89,953	63,545	366,903	74,282
Purchased options contracts (interest rate)	0	31,615	31,615	31,615	0
Interest rate swaps	337,163	327,828	336,028	272,136	204,674
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						28.63	22.78	73	22.76	22.01	58	23.88	16.97	82	
Standby letters of credit	0.55	0.66	54	0.53	0.66	56	0.56	0.65	57	0.56	0.71	55	0.72	0.36	85
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.01	36
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0.07	0.27	58	0	0.24	28	0	0.24	27	0	0.35	26	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.07	0.19	73	0	0.13	35	0	0.13	34	0	0.30	33	0	0	47
Derivative contracts	2.74	44.74	17	4.23	47.31	18	3.98	46.30	18	8.45	48.62	24	4.70	2.95	75
Interest rate contracts	2.74	32.78	18	4.23	35.15	20	3.98	32.46	19	8.45	34.36	26	4.70	2.87	75
Interest rate futures and forward contracts	0.29	3.53	64	0.78	4.39	61	0.56	3.25	61	3.21	6.21	74	1.47	0.08	93
Written options contracts (interest rate)	0	1.49	10	0.69	1.69	53	0.50	1.41	53	2.87	2.18	76	0.86	0.13	89
Purchased options contracts (interest rate)	0	1.57	23	0.24	1.29	60	0.25	1.31	61	0.25	1.46	57	0	0.02	45
Interest rate swaps	2.45	23.04	21	2.52	20.27	21	2.67	20.49	20	2.13	20.83	16	2.37	2.19	76
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	0	47
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0	48
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	0	49
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	0	48
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0	49
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0	48
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0	48
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						35.70	44.98	50	31.11	42.82	46	31.17	24.81	75	

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	377,668	551,189	501,280	1,081,420	405,794
Interest rate contracts	377,668	551,189	501,280	1,081,420	405,794
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	40,505	101,793	70,092	410,766	126,838
Written options	0	89,953	63,545	366,903	74,282
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	89,953	63,545	366,903	74,282
Purchased options	0	31,615	31,615	31,615	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	31,615	31,615	31,615	0
Swaps	337,163	327,828	336,028	272,136	204,674
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	377,668	551,189	501,280	1,081,420	405,794
Interest rate contracts	377,668	551,189	501,280	1,081,420	405,794
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	387,813	492,851	469,350	746,132	331,512
One year or less	77,226	165,022	133,322	410,766	126,838
Over 1 year to 5 years	34,557	65,557	65,296	63,230	63,229
Over 5 years	276,030	262,272	270,732	272,136	141,445
Gross negative fair value (absolute value)	19,559	6,376	5,941	12,478	2,694
Gross positive fair value.....	20,489	8,358	7,066	18,593	3,899
Held for trading.....	0	0	0	0	0
Non-traded.....	20,489	8,358	7,066	18,593	3,899
Current credit exposure on risk-based capital derivative contracts	20,436	8,358	7,009	18,593	3,899
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Notional Amount															
Interest rate contracts	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	99.57	60
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	0.14	42
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	0.07	45
Futures and forwards	10.73	9.12	67	18.47	12.59	70	13.98	11.16	68	37.98	14.05	83	31.26	14.06	74
Written options	0	5.29	8	16.32	7.18	80	12.68	6.28	77	33.93	8.18	91	18.31	11.73	74
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0	48
Over-the-counter	0	4.93	8	16.32	6.91	81	12.68	5.96	80	33.93	7.73	91	18.31	10.84	74
Purchased options	0	4.14	20	5.74	3.41	70	6.31	3.27	74	2.92	3.42	64	0	2.45	35
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0	49
Over-the-counter	0	3.58	21	5.74	3.01	74	6.31	2.87	77	2.92	2.86	67	0	2.28	36
Swaps	89.27	77.96	57	59.48	71.71	29	67.03	74.26	31	25.16	68.76	15	50.44	64.61	29
Held for trading	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	15.01	35
Interest rate contracts	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	16.17	35
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	0.11	46
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0	48
Non-traded	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	84.99	64
Interest rate contracts	100	57.96	85	100	56.22	86	100	56.71	85	100	53.82	87	100	84.69	69
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.01	44
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less)	102.69	93.16	82	89.42	91.91	30	93.63	92.53	35	69	91.48	14	81.69	80.07	38
One year or less	20.45	37.29	43	29.94	27.90	62	26.60	27.56	62	37.98	32.05	68	31.26	15.20	76
Over 1 year to 5 years	9.15	22.61	26	11.89	29.78	25	13.03	27.01	24	5.85	27.06	17	15.58	22.92	45
Over 5 years	73.09	26.09	90	47.58	29.19	71	54.01	29.89	75	25.16	29.56	46	34.86	34.12	54
Gross negative fair value (absolute value)	5.18	2.48	95	1.16	1.18	55	1.19	0.98	63	1.15	1.55	46	0.66	1.30	32
Gross positive fair value	5.43	2.55	90	1.52	1.59	48	1.41	1.34	57	1.72	2.23	40	0.96	1.14	49
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.10	27	0.01	0.05	25	0.01	0.04	27	0.01	0.07	28	0	0	75
Gross positive fair value (X)	0.02	0.10	31	0.01	0.06	21	0.01	0.05	22	0.02	0.09	24	0	0	78
Held for trading (X)	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0	44
Non-traded (X)	0.02	0.02	62	0.01	0.01	49	0.01	0.01	53	0.02	0.02	66	0	0	84
Current credit exposure (X)	0.02	0.06	39	0.01	0.05	29	0.01	0.04	28	0.02	0.06	31	0	0.01	61
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	50
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	50
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.17	0.70	36	0.09	0.59	27	0.07	0.46	26	0.18	0.85	30	0.06	0.10	60

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		109,143		165,368		165,368		56,134		53,487					
Gross losses		1,031		11,498		12,316		1,819		2,668					
Write-downs, transfers to loans held-for-sale		0		0		0		0		0					
Recoveries		1,382		1,190		1,647		1,011		632					
Net losses		-351		10,308		10,669		808		2,036					
Provision for loan and lease losses		18,773		-47,141		-45,556		85,669		4,683					
Adjustments		0		0		0		24,373		0					
Ending balance		128,267		107,919		109,143		165,368		56,134					
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0					
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Provision for loan and lease losses / Average assets	0.19	0.09	84	-0.49	-0.12	6	-0.36	-0.09	6	0.73	0.51	82	0.06	0.12	33
Provision for loan and lease losses / Average loans and leases	0.24	0.16	74	-0.61	-0.21	9	-0.45	-0.16	14	0.91	0.82	62	0.07	0.16	29
Provision for loan and lease losses / Net loan and lease losses	-5,348.43	151.30	2	-457.32	-65.12	16	-426.99	-105.48	17	10,602.60	487.86	98	230.01	142.73	77
Allowance for loan and lease losses / Total loans and leases not held for sale	1.14	1.17	51	1.11	1.32	33	1.10	1.23	39	1.59	1.58	58	0.84	0.94	37
Allowance for loan and lease losses / Total loans and leases	1.14	1.15	54	1.11	1.30	34	1.09	1.20	40	1.58	1.55	60	0.83	0.93	37
Allowance for loan and lease losses / Net loans and leases losses (X)	38.64			7.85	17.40	33	10.23	21.39	45	204.66	11.58	96	27.57	17.18	81
Allowance for loan and lease losses / Nonaccrual assets	318.93	428.13	49	203.18	330.05	34	236.82	364.13	39	147.18	299.17	21	108.54	315.75	21
ALLL / 90+ days past due + nonaccrual loans and leases	302.62	320.87	59	142.06	271.93	25	234	287.08	51	146.17	244.34	28	108.54	283.41	25
Gross loan and lease losses / Average loans and leases	0.01	0.16	10	0.15	0.20	48	0.12	0.19	42	0.02	0.34	3	0.04	0.16	19
Recoveries / Average loans and leases	0.02	0.07	16	0.02	0.08	12	0.02	0.08	12	0.01	0.07	10	0.01	0.05	19
Net losses / Average loans and leases	0	0.09	16	0.13	0.12	61	0.11	0.11	58	0.01	0.27	5	0.03	0.11	31
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	49
Recoveries / Prior year-end losses	11.22	34.26	10	65.42	25.09	90	90.54	34.67	92	37.89	33.98	66	44.66	41.80	63
Earnings coverage of net loan and lease losses (X)	-556.60	36.38	3	19.83	26.30	56	24.94	39.72	58	260.02	22.91	95	77.38	22.46	82
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Real estate loans	-0.01	-0.01	48	0.12	0.02	88	0.08	0.02	86	0.01	0.04	35	0.01	0.02	48
Real estate loans secured by 1–4 family	0	-0.02	60	-0.03	-0.01	28	-0.03	-0.02	33	0.03	0.01	77	0.03	0.02	68
Revolving	-0.05	-0.06	35	-0.04	-0.07	36	-0.04	-0.07	38	-0.01	0.01	42	-0.02	0.02	15
Closed-end	0.01	-0.01	87	-0.03	-0.01	27	-0.02	-0.01	33	0.04	0	84	0.04	0.02	74
Commercial real estate loans	-0.01	0	29	0.16	0.04	87	0.11	0.04	83	0	0.07	23	0	0.02	34
Construction and land development	0	-0.02	89	0.18	0.01	89	0.14	0	90	0.01	0	74	0	-0.02	36
1–4 family	0	0	17	0	0	24	0	0	23	0	0	27	-0.03	0	4
Other	0	-0.01	92	0.18	0.01	91	0.14	0	92	0.02	0	78	0.02	-0.02	93
Multifamily	0	0	56	0	0.01	52	0	0.01	48	0	0	58	0	0	18
Nonfarm nonresidential	-0.01	0	24	0.17	0.05	85	0.12	0.05	81	0	0.11	9	0	0.03	27
Owner-occupied	0	0	40	0	0.01	68	0	0.01	66	0	0.02	26	0	0.01	44
Other	-0.01	0.01	15	0.17	0.04	85	0.12	0.04	83	0	0.08	16	0	0.01	20
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0	0.01	45
Commercial and industrial loans	-0.01	0.11	25	0.28	0.19	68	0.29	0.17	74	-0.01	0.47	3	0.18	0.27	49
Loans to individuals	0.20	0.76	21		0.72			0.71		0.02	1.13	3	0.93	0.74	72
Credit card loans		1.94			2.27			1.84			2.92			1.89	
Agricultural loans		0.02			0.02			0.02			0.19			0.02	
Loans to foreign governments and institutions		0.05			0			0			0				
Other loans and leases	0.08	0.13	62	0.12	0.09	71	0.07	0.10	67	0.08	0.15	60	0.58	0.14	86

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		50,745		49,916		16,972		58,865		27,748					
90+ days past due loans and leases		2,167		22,853		557		774		0					
Nonaccrual loans and leases		40,218		53,114		46,086		112,360		51,716					
Total past due and nonaccrual loans and leases		93,130		125,883		63,615		171,999		79,464					
Restructured 30–89 days past due		468		450		484		0		875					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		15,558		17,184		16,274		6,219		5,297					
Total restructured loans and leases		16,026		17,634		16,758		6,219		6,172					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		1,608		2,199		1,684		2,317		1,761					
Other real estate owned		739		1,105		1,034		1,455		1,482					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.45	0.33	74	0.51	0.29	81	0.17	0.32	35	0.56	0.39	76	0.41	0.31	68
90+ days past due loans and leases	0.02	0.10	44	0.23	0.09	84	0.01	0.10	30	0.01	0.12	30	0	0.03	15
Nonaccrual loans and leases	0.36	0.37	51	0.54	0.54	57	0.46	0.46	53	1.07	0.66	84	0.77	0.48	77
90+ days past due and nonaccrual loans and leases	0.38	0.52	42	0.78	0.68	65	0.47	0.62	40	1.08	0.85	73	0.77	0.54	74
30–89 days past due restructured	0	0.01	62	0	0.01	64	0	0.01	62	0	0.01	16	0.01	0	82
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0	45
Nonaccrual restructured	0.14	0.09	75	0.18	0.12	72	0.16	0.10	74	0.06	0.13	36	0.08	0.07	64
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.45	0.33	74	0.51	0.29	81	0.17	0.32	35	0.56	0.40	76	0.41	0.31	68
90+ days past due assets	0.02	0.10	43	0.23	0.09	84	0.01	0.10	28	0.01	0.12	28	0	0.03	15
Nonaccrual assets	0.36	0.37	51	0.54	0.55	57	0.46	0.47	53	1.07	0.67	82	0.77	0.48	77
30+ days past due and nonaccrual assets	0.83	0.89	60	1.29	1	73	0.64	0.97	35	1.64	1.29	75	1.18	0.87	73
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.31	0.33	57	0.58	0.40	78	0.37	0.36	61	0.88	0.52	86	0.60	0.39	77
90+ days past due and nonaccrual assets + other real estate owned	0.31	0.35	56	0.59	0.42	77	0.38	0.37	61	0.90	0.55	86	0.62	0.45	73
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.31	0.38	52	0.44	0.48	54	0.39	0.41	57	0.91	0.60	81	0.65	0.56	63
Allowance for loan and lease losses	33.55	55.46	37	52.70	67.85	47	45.16	62.64	41	70.23	66.66	62	99.47	92.08	61
Equity capital + allowance for loan and lease losses	2.72	3.63	44	3.44	4.12	45	3.03	3.60	45	7.10	4.97	78	4.70	4.77	56
Tier 1 capital + allowance for loan and lease losses	3.18	3.90	51	4.46	4.89	50	3.92	4.30	52	9.34	6.05	80	6.57	5.30	68
Loans and leases + other real estate owned	0.38	0.61	35	0.58	0.82	36	0.49	0.71	40	1.11	0.97	65	0.83	0.78	60

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.50	0.23	84	0.54	0.25	85	0.17	0.26	41	0.66	0.39	82	0.43	0.28	77
	90+ days past due		0	0.11	39	0.28	0.12	84	0.01	0.12	46	0.01	0.16	41	0	0.03	24
	Nonaccrual.....		0.34	0.41	49	0.54	0.60	56	0.45	0.52	53	1.08	0.76	78	0.68	0.45	80
Commercial and industrial	30–89 days past due		0.04	0.29	14	0.34	0.24	72	0.09	0.24	29	0.18	0.23	53	0.20	0.22	56
	90+ days past due		0.17	0.06	85	0	0.02	17	0	0.04	18	0.01	0.03	50	0	0.02	30
	Nonaccrual.....		0.57	0.47	66	0.61	0.65	56	0.59	0.57	64	1.10	0.75	75	1.63	0.74	84
Individuals	30–89 days past due		0.44	0.83	34	0.10	0.60	21	2.54	0.63	95	0.73	0.83	50	1.29	0.60	85
	90+ days past due		0	0.10	20	0	0.08	18	0	0.09	17	0	0.14	19	0	0.02	31
	Nonaccrual.....		0.15	0.17	51	0.33	0.17	81	0.35	0.17	81	0.34	0.28	69	0.13	0.12	65
Depository institution loans	30–89 days past due			0			0.03			0.01				0			0
	90+ days past due			0			0			0				0			0
	Nonaccrual.....			0			0			0				0			0
Agricultural	30–89 days past due			0.09			0.11			0.07			0.17			0.10	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.27			0.51			0.70			0.49			0.80	
Foreign governments	30–89 days past due			0			0			0.50			0				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0.14			0.17			0.15			0.09				
Other loans and leases	30–89 days past due		0	0.13	16	0	0.11	15	0	0.12	16	0	0.18	15	0	0.28	23
	90+ days past due		0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0	40
	Nonaccrual.....		0	0.06	23	0	0.13	20	0	0.09	21	0	0.15	19	0	0.04	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Memoranda																
1–4 family	30–89 days past due	0.77	0.39	83	0.99	0.36	90	0.57	0.46	69	1.21	0.65	84	1.22	0.53	89
	90+ days past due	0.01	0.22	50	0.04	0.25	53	0.03	0.24	55	0.03	0.33	49	0	0.05	28
	Nonaccrual	0.75	0.58	73	1.07	0.76	76	0.87	0.71	70	0.95	0.89	62	0.95	0.55	82
Revolving	30–89 days past due	0.43	0.31	68	1.24	0.33	94	0.34	0.28	61	1.30	0.48	90	0.45	0.36	65
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.01	37
	Nonaccrual	0.35	0.86	39	1	1.05	67	0.66	1.18	56	0.96	1.13	63	0.62	0.34	73
Closed-end	30–89 days past due	0.84	0.41	82	0.93	0.36	86	0.62	0.49	72	1.19	0.65	80	1.43	0.56	89
	90+ days past due	0.01	0.25	51	0.05	0.27	56	0.04	0.26	57	0.04	0.38	53	0	0.05	29
	Nonaccrual	0.83	0.57	74	1.09	0.71	78	0.92	0.67	73	0.94	0.87	62	1.04	0.57	82
Junior lien	30–89 days past due	0.05	0.01	95	0.10	0.01	96	0.10	0.01	96	0.09	0.02	96	0.15	0.02	96
	90+ days past due	0	0	86	0	0	34	0	0	36	0	0	32	0	0	41
	Nonaccrual	0.23	0.02	97	0.30	0.04	97	0.33	0.03	97	0.20	0.04	95	0.19	0.03	92
Commercial real estate	30–89 days past due	0.43	0.13	92	0.41	0.16	86	0.07	0.15	45	0.46	0.26	76	0.06	0.15	40
	90+ days past due	0	0.01	29	0.35	0.01	96	0	0.01	28	0	0.02	51	0	0.02	34
	Nonaccrual	0.23	0.29	54	0.38	0.48	53	0.33	0.38	55	1.14	0.62	81	0.56	0.34	75
Construction and development	30–89 days past due	0.47	0.19	85	0.09	0.15	61	0.17	0.17	73	0.26	0.28	62	0.26	0.20	75
	90+ days past due	0	0.01	36	0.50	0.01	99	0	0.01	38	0	0.01	35	0	0.01	43
	Nonaccrual	0.05	0.14	57	0.16	0.31	63	0.14	0.20	68	1.23	0.41	86	0.21	0.18	72
1–4 family	30–89 days past due	0.38	0.02	96	0.05	0.03	78	0.13	0.02	91	0.02	0.03	61	0.19	0.05	85
	90+ days past due	0	0	45	0.06	0	97	0	0	44	0	0	42	0	0	47
	Nonaccrual	0	0.01	32	0.07	0.02	88	0.05	0.01	83	0.13	0.03	90	0.09	0.01	88
Other	30–89 days past due	0.09	0.13	69	0.04	0.10	62	0.04	0.13	63	0.24	0.22	68	0.07	0.12	74
	90+ days past due	0	0	38	0.44	0	99	0	0	41	0	0	40	0	0	44
	Nonaccrual	0.05	0.12	65	0.08	0.25	59	0.09	0.16	67	1.10	0.35	86	0.12	0.14	69
Multifamily	30–89 days past due	0.31	0.04	92	2.39	0.09	98	0	0.07	27	2.69	0.09	98	0	0.03	38
	90+ days past due	0	0	45	2.50	0	98	0	0	46	0	0	45	0	0	46
	Nonaccrual	0	0.06	26	0.07	0.13	66	0.06	0.17	63	0.33	0.11	86	0	0.03	37
Nonfarm non-residential	30–89 days past due	0.44	0.10	92	0.31	0.12	82	0.04	0.13	41	0.34	0.23	71	0.01	0.13	22
	90+ days past due	0	0.01	33	0.06	0.01	88	0	0.01	31	0	0.02	56	0	0.02	37
	Nonaccrual	0.30	0.36	55	0.49	0.58	55	0.42	0.45	57	1.17	0.80	72	0.72	0.36	77
Owner Occupied	30–89 days past due	0.14	0.04	91	0.12	0.04	87	0.02	0.04	42	0.15	0.07	80	0.01	0.06	34
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	40
	Nonaccrual	0.12	0.12	58	0.22	0.20	58	0.20	0.17	56	0.26	0.27	51	0.14	0.19	47
Other	30–89 days past due	0.30	0.05	91	0.19	0.07	81	0.03	0.08	57	0.19	0.14	69	0	0.05	37
	90+ days past due	0	0	39	0.06	0.01	91	0	0	37	0	0.01	67	0	0.01	41
	Nonaccrual	0.19	0.21	58	0.27	0.31	57	0.23	0.23	65	0.91	0.44	80	0.58	0.14	89
Farmland	30–89 days past due	0	0.09	32	0	0.13	30	0	0.10	31	0	0.11	30	0	0.21	28
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	45
	Nonaccrual	0	0.51	23	0	1.06	21	0	0.69	23	0	1.13	19	0	1.06	24
Credit card	30–89 days past due		1.22			0.79			0.81			0.95			0.87	
	90+ days past due		0.50			0.40			0.45			0.63			0.18	
	Nonaccrual		0.13			0.08			0.10			0.05			0	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	776,883	845,885	796,191	893,979	621,593										
Retained earnings	830,565	712,269	743,574	579,746	515,713										
Accumulated other comprehensive income (AOCI)	-143,070	-1,126	-8,539	18,705	-4,332										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,464,378	1,557,028	1,531,226	1,492,430	1,132,974										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	380,662	391,456	390,070	395,511	353,403										
Accumulated other comprehensive income-related adjustments	-143,070	-1,126	-8,538	18,704	-4,332										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,226,786	1,166,698	1,149,694	1,078,215	783,903										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,226,786	1,166,698	1,149,694	1,078,215	783,903										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	10,397										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	10,397										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	10,397										
Tier 1 Capital	1,226,786	1,166,698	1,149,694	1,078,215	794,300										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	375,000	175,000	175,000	224,862	201,894										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	103,902	82,373	84,114	116,898	56,134										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	478,902	257,373	259,114	341,760	258,028										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	478,902	257,373	259,114	341,760	258,028										
Exited advanced approach tier 2 capital															
Total capital	1,705,688	1,424,071	1,408,808	1,419,975	1,052,328										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	13,534,113	12,897,427	12,803,074	12,485,981	8,542,837										
Less: Deductions from common equity tier 1 capital	380,662	391,456	390,070	395,511	353,403										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	13,153,451	12,505,971	12,413,004	12,090,470	8,189,434										
Total risk-weighted assets	12,053,443	9,309,429	9,654,801	10,191,389	7,085,780										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	10.18	11.77	30	12.53	12.59	54	11.91	12.37	45	10.58	12.35	25	11.06	12.50	31
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0	50
Tier 1 capital, column A	10.18	12.48	9	12.53	13.31	42	11.91	13.11	32	10.58	13.08	9	11.21	13.19	22
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A	14.15	14.27	55	15.30	15.21	61	14.59	14.91	53	13.93	15.23	30	14.85	14.63	63
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0	50
Tier 1 leverage	9.33	9.22	58	9.33	9.07	65	9.26	8.98	64	8.92	9.13	44	9.70	10.39	34
Supplementary leverage ratio, advanced approaches HCs		6.74		6.90			6.71			8.72					

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			2,927			5,685			7,017			6,795				6,612	-48.51	-40.56
Other insurance activities income			2,927			5,685			7,017			6,795				6,612	-48.51	-40.56
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			152,065			146,710			147,528			126,886				113,172	3.65	59.84
Analysis Ratios																		
09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019						
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
Insurance underwriting assets / Consolidated assets																		
0	0	40	0	0	40	0	0	40	0	0	39	0	0	48				
Insurance underwriting assets (P/C) / Total insurance underwriting assets			51.77			53.46			53.11			53.67			60			
Insurance underwriting assets (L/H) / Total insurance underwriting assets			48.23			46.54			46.89			46.33			40			
Separate account assets (L/H) / Total life assets			11.73			13.15			13.40			11.24			0			
Insurance activities revenue / Adjusted operating income																		
0.74	0.36	79	1.43	0.38	84	1.34	0.36	83	1.46	0.41	82	1.97	0.37	86				
Premium income / Insurance activities revenue			0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	0.03	47	
Credit related premium income / Total premium income			32.83			31.14			32.99			38.23			100			
Other premium income / Total premium income			67.17			68.86			67.01			61.77			0			
Insurance underwriting net income / Consolidated net income																		
0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0	48				
Insurance net income (P/C) / Equity (P/C)			15.15			28.21			23.22			15.59			37.86			
Insurance net income (L/H) / Equity (L/H)			177.77			5.51			4.49			3.62						
Insurance benefits, losses, expenses / Insurance premiums			4,581.19			-364.02			927.51			447.82			132.57			
Reinsurance recovery (P/C) / Total assets (P/C)																		
0.07			0.07			0.07			0.07			0.07			0			
Reinsurance recovery (L/H) / Total assets (L/H)			0			0			0			0			0			
Net assets of insurance underwriting subsidiaries / Consolidated assets			0	0	44	0	0	44	0	0	44	0	0	49				
Life insurance assets / Tier 1 capital + allowance for loan and lease losses			11.22	12.02	45	11.51	11.72	48	11.72	12	45	10.20	11.03	44	13.31	11.53	51	
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets			0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	0	49	

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Yield: Foreign loans		0.84			0.63			0.66			0.87				0
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42				2.53
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18				
Commercial and industrial loans		0.13			0.86			0.79			0.64				2.35
Foreign governments and institutions		0.05			0			0			0				
Growth Rates															
Net loans and leases.....		20.31			-0.16			6.83			-2.40				-47.91
Total selected assets.....		21.10			3.36			9.48			2.04				-25.04
Deposits		-2.72			10.74			0.73			3.46				2.53

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	14.65	50.84	30.91	93.28	65.22	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		45,991	174,537	189,279	74,622	43,151	-73.65	140.88
Dividends		45,880	174,447	189,172	74,410	42,625	-73.70	140.65
Interest		111	90	107	212	526	23.33	296.43
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		45,991	174,537	189,279	74,622	43,151	-73.65	140.88
Securities gains (losses)		0	-1	-1	0	0		-100.00
Other operating income		10	278	328	720	567	-96.40	-97.56
Total operating income		46,001	174,814	189,606	75,342	43,718	-73.69	121.77
Operating Expenses								
Personnel expenses		202	260	324	272	188	-22.31	146.34
Interest expense		10,130	4,825	6,765	9,028	3,141	109.95	
Other expenses		1,170	972	1,268	1,233	1,320	20.37	73.85
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		11,502	6,057	8,357	10,533	4,649	89.90	1423.44
Income (loss) before taxes		34,499	168,757	181,249	64,809	39,069	-79.56	72.60
Applicable income taxes (credit)		-2,358	-1,126	-1,563	-1,988	-735		
Extraordinary items								
Income before undistributed income of subsidiaries		36,857	169,883	182,812	66,797	39,804	-78.30	87.41
Equity in undistributed income of subsidiaries		95,462	19,820	52,295	30,156	76,629	381.64	277.69
Bank subsidiaries		95,462	19,820	52,295	30,156	76,629	381.64	277.69
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		132,319	189,703	235,107	96,953	116,433	-30.25	194.42
Memoranda								
Bank net income		141,342	194,267	241,467	104,566	119,254	-27.24	218.77
Nonbank net income		0	0	0	0	0		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,737,574	95.21	1,593,414	92.44	1,620,432	95.68	1,589,483	1,242,229	9.05	220.67
Common and preferred stock		1,737,574	95.21	1,593,414	92.44	1,620,432	95.68	1,589,483	1,242,229	9.05	220.67
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in nonbank subsidiaries		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	0
Securities		0	0	7,409	0.43	0	0	9,925	10,430	-100.00	-100.00
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	0
Cash and due from affiliated depository institution		82,983	4.55	119,022	6.90	69,038	4.08	63,943	90,361	-30.28	538.58
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	0
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	0
Intangible assets		1,292	0.07	1,292	0.07	1,292	0.08	1,292	1,292	0.00	0.00
Other assets		3,161	0.17	2,673	0.16	2,823	0.17	3,254	1,480	18.26	1134.77
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0
Total assets		1,825,010	100.00	1,723,810	100.00	1,693,585	100.00	1,667,897	1,345,792	5.87	223.10
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	0
Securities sold (repos)		0	0	0	0	0	0	0	0	0	0
Commercial paper		0	0	0	0	0	0	0	0	0	0
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	0
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	0
Subordinated notes and debentures		370,056	20.28	172,639	10.01	172,712	10.20	196,455	199,009	114.35	
Other liabilities		3,092	0.17	5,111	0.30	1,194	0.07	1,487	3,412	-39.50	737.94
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	10,397		
Total liabilities		373,148	20.45	177,750	10.31	173,906	10.27	197,942	212,818	109.93	101024.12
Equity Capital		1,451,862	79.55	1,546,060	89.69	1,519,679	89.73	1,469,955	1,132,974	-6.09	157.20
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	0
Common stock		44,644	2.45	46,119	2.68	45,119	2.66	47,057	34,970	-3.20	86.09
Common surplus		732,239	40.12	799,766	46.40	751,072	44.35	846,922	586,623	-8.44	337.28
Retained earnings		818,049	44.82	701,301	40.68	732,027	43.22	557,271	515,713	16.65	117.27
Accumulated other comprehensive income		-143,070	-7.84	-1,126	-0.07	-8,539	-0.50	18,705	-4,332		
Other equity capital components		0	0	0	0	0	0	0	0	0	0
Total liabilities and equity capital		1,825,010	100.00	1,723,810	100.00	1,693,585	100.00	1,667,897	1,345,792	5.87	223.10
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	0
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	10,397		
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	10,397		
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	0
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	0

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Profitability															
Net income / Average equity capital	11.86	11.02	63	16.66	12.52	82	15.48	11.94	80	7.24	7.29	47	10.51	10.58	51
Bank net income / Average equity investment in banks	11.02	11.60	50	16.02	12.35	79	14.93	11.80	80	7.29	7.45	43	10.53	10.85	47
Nonbank net income / Average equity investment in nonbanks		9.71			13.18			13.12			9.75				12.07
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01				15.16
Bank net income / Parent net income	106.82	98.76	77	102.41	96.45	57	102.71	96.79	60	107.85	88.16	71	102.42	103.77	43
Nonbank net income / Parent net income	0	2.50	16	0	3.22	15	0	3.40	15	0	3.59	14	0	1.08	24
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34				92.33
Leverage															
Total liabilities / Equity capital	25.70	18.39	76	11.50	16.51	47	11.44	16.81	46	13.47	20.06	50	18.78	9.66	79
Total debt / Equity capital	25.49	12.61	81	11.17	11.37	63	11.37	11.71	64	13.36	14.41	65	17.57	3.93	93
Total debt + notes payable to subs that issued TPS / Equity capital	25.49	14.76	81	11.17	13.41	50	11.37	13.63	51	13.36	16.67	56	18.48	7.99	81
Total debt + Loans guaranteed for affiliate / Equity capital	25.49	12.68	81	11.17	11.46	62	11.37	11.77	63	13.36	14.68	64	17.57	3.97	93
Total debt / Equity capital – excess over fair value	25.49	12.75	81	11.17	11.47	63	11.37	11.81	64	13.36	14.52	65	17.57	3.93	93
Long-term debt / Equity capital	25.49	11.91	83	11.17	10.65	63	11.37	10.95	64	13.36	13.56	65	17.57	3.86	93
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	0.01	46
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0	47
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0	46
Long-term debt / Consolidated long-term debt	100	39.59	97	100	40.69	96	100	39.86	95	52.24	34.67	67	33.79	14.37	76
Double Leverage															
Equity investment in subs / Equity capital	119.68	104.01	91	103.06	103.15	54	106.63	103.22	73	108.13	102.81	79	109.64	104.21	72
Total investment in subs / Equity capital	119.68	109.29	83	103.06	108.29	45	106.63	108.40	59	108.13	110.16	65	109.64	104.48	72
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.62	0.39	90	0.19	0.27	50	0.43	0.29	65	1.23	0.47	79	0.94	0.44	71
Equity investment in subs – equity cap / Net income-div (X)	2.49	1.15	87	0.25	0.85	22	0.58	1.05	46	2.73	1.82	75	1.47	1.47	64
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	84.35	130.36	28	337.57	152.56	91	276.42	152.85	88	121.43	136.59	48	94.53	153.39	23
Cash from ops + noncash items + op expense / Op expense + dividend	-177.87	118.32	3	363.30	155.61	92	290.15	154.48	89	112.21	147.24	38	101.03	152.31	27
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	124.89	105.80	73	163.59	94.59	85	103.79	98.54	58	64.35	134.08	11	242.64	105.99	95
Pretax operating income + interest expense / Interest expense	440.56	1,565.66	34	3,597.55	1,645.53	85	2,779.22	1,835.33	76	817.87	2,016.32	42	1,343.84	17,211.14	53
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	440.56	1,454.22	30	3,597.55	1,896.20	83	2,779.22	1,770.77	76	810.24	1,539.23	44	1,149.68	2,481.22	57
Dividends + interest from subsidiaries / Interest expense + dividends	81.51	150.57	27	345.63	174.48	86	282.02	174.12	81	119.97	150.43	42	95.02	196.13	15
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			35.64				71.69
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.60	23	0	3.29	25	0	3.44	25	0	3.85	24	0	1.59	31
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10				0
Nonaccrual		0.65			1.04			0.92			1.03				8.16
Total		0.95			1.64			1.09			1.13				8.16
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.77	16	0	1.76	15	0	1.76	16	0	2.66	14	0	0.13	29
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0	49

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	125.61	70.90	86	26.88	69.90	20	33.01	66.37	23	79.61	81.10	58	106.20	65.39	88
Dividends declared / Net income	34.99	31.93	51	24.08	27.22	45	25.67	28.27	46	54.85	42.29	69	36.31	25.65	67
Net income – dividends / Average equity.....	7.71	7.51	54	12.65	9.25	78	11.51	8.62	77	3.27	4.14	37	6.69	7.61	36
Percent of Dividends Paid															
Dividends from bank subsidiaries	99.10	133.26	41	381.95	160.45	86	313.45	155.92	83	139.93	132.17	56	100.84	160.93	24
Dividends from nonbank subsidiaries	0	2.76	25	0	6.19	21	0	4.90	22	0	3.41	23	0	2.59	28
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	0	48
Dividends from all subsidiaries	99.10	183.35	30	381.95	213.42	82	313.45	203.53	79	139.93	174.85	46	100.84	209.89	18
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	32.46	43.79	37	89.80	43.30	89	78.34	45.96	80	71.16	60.28	61	35.74	45.88	38
Interest income from bank subsidiaries.....	0.08	0.21	71	0.05	0.11	70	0.04	0.11	70	0.20	0.36	66	0.44	0.09	87
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	0.47	43
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	32.54	52.71	36	89.84	48.70	86	78.39	51.33	76	71.36	62.88	57	36.18	48.40	37
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.96			66.90			62.63			56.39			76.61	
Interest income from nonbank subsidiaries.....		3.25			2.38			2.44			7.38			0.91	
Management and service fees from nonbank subsidiaries		0.51			0.66			0.37			0.86			0.02	
Other income from nonbank subsidiaries.....		0.12			0.11			0.07			0.16			0.01	
Operating income from nonbank subsidiaries		64.26			94.31			87.22			79.84			83.73	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			65.48	
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40			0	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			65.48	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.74	67.73	72	99.79	72.55	82	99.77	74.16	80	98.76	69.76	72	97.50	77.61	51
Interest income from bank subsidiaries.....	0.24	0.98	67	0.05	0.27	62	0.06	0.23	62	0.28	0.63	68	1.20	0.23	89
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	0.75	43
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.01	46
Operating income from bank subsidiaries	99.98	81.70	79	99.84	82.68	76	99.83	83.13	74	99.04	82.20	63	98.70	94.06	41
Dividends from nonbank subsidiaries	0	2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	0	1.13	29
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	0	45
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0	48
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0	47
Operating income from nonbank subsidiaries	0	4.41	19	0	5.69	14	0	4.67	14	0	4.70	16	0	1.56	25
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	0	47
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	0	47
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			1,178.56	
Loans and advances from subsidiaries / Total debt	0	27.96	14	0	28.03	13	0	26.38	13	0	27.08	12	5.22	70.71	32